

Information to identify the case:

Debtor 1	<u>Richard F. Vitale Jr.</u>	Social Security number or ITIN	xxx-xx-1812
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Erin B. Vitale</u>	Social Security number or ITIN	xxx-xx-5453
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-24802-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard F. Vitale Jr.

Erin B. Vitale

7/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard F. Vitale, Jr.
Erin B. Vitale
Debtors

Case No. 16-24802-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard F. Vitale, Jr., Erin B. Vitale, 54 Green Crescent Drive, Washington, PA 15301-3063
14342619	Department of Education, Fed Loan Servicing, 530210, Atlanta, GA 30353-0210
14342620	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
14342627	PNC Bank NA, PO Box 6534, Carol Stream, IL 60197-6534
14342628	+ Viewtech Financial Services, Inc., 1679 E. Orangethorpe Avenue, Atwood, CA 92811-1200

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200, Irving, TX 75063-2912
14342615	+ Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	AES, P.O. Box 2461, Harrisburg, PA 17105-2461
14345149	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14342623	Email/Text: ebnbankruptcy@ahm.honda.com	Jul 13 2022 23:42:00	Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14401683	EDI: AIS.COM	Jul 14 2022 03:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14342616	EDI: BANKAMER.COM	Jul 14 2022 03:38:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14342617	EDI: CAPITALONE.COM	Jul 14 2022 03:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14369534	EDI: CAPITALONE.COM		

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		Jul 14 2022 03:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14342618	EDI: TSYS2	Jul 14 2022 03:38:00	Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
14347324	EDI: DISCOVER.COM	Jul 14 2022 03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14740855	Email/Text: ECMCBKNotices@ecmc.org	Jul 13 2022 23:41:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14342622	EDI: CITICORP.COM	Jul 14 2022 03:38:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14342625	+ EDI: RMSC.COM	Jul 14 2022 03:38:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15161549	Email/Text: mtgbk@shellpointmtg.com	Jul 13 2022 23:41:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14349009	+ Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	PHEAA, PO BOX 8147, HARRISBURG,PA 17105-8147
14342626	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14393424	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14410398	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2022 23:41:00	PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342
14419108	EDI: PRA.COM	Jul 14 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14401516	Email/Text: bncnotifications@pheaa.org	Jul 13 2022 23:41:00	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
14886678	+ Email/Text: wabellco.fcu@verizon.net	Jul 13 2022 23:41:00	Wabellco Federal Credit Union, 1277 Park Avenue, Washington, PA 15301-5949
14398126	EDI: WFCSSBK	Jul 14 2022 03:38:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14342629	EDI: WFFC.COM	Jul 14 2022 03:38:00	Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14350487	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14342624	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005
14342621	*	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
14342630	*	Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
Christopher M. Frye	on behalf of Joint Debtor Erin B. Vitale chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Richard F. Vitale Jr. chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7